

SUBSTITUTION OF TRUSTEE

WHEREAS, on August 2, 1988, Frederick S. Vail,
an unmarried man

executed that certain deed of trust dated
August 2, 1988 to Stewart Title of Douglas County,
A Nevada Corporation as trustee ("Initial
Trustee") for the benefit of Harich Tahoe Developments, a Nevada general partnership, beneficiary, encumbering
real property situated in Douglas County, Nevada, which deed of trust was recorded in the Official Records of
said County on August 29, 1988 in Book 888 at Page 4538 as
Document Number 185217 (the "Deed of Trust"); and

WHEREAS, Harich Tahoe Developments, as beneficiary of the Deed of Trust and holder of the promissory
note which the Deed of Trust secures, desires to substitute Resorts Financial Services, a Nevada general
partnership, as the named trustee therein to succeed and replace the aforementioned trustee.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that, effective the date hereof, Harich Tahoe Developments does
hereby substitute and replace the Initial Trustee as trustee under the Deed of Trust with Resorts Financial
Services, a Nevada general partnership, having an office at Lake Village Professional Building, Suite 11, 295
Highway 50, Stateline, Nevada, and a mailing address of Post Office Box 4222, Stateline, Nevada 89449, and
Resorts Financial Services shall succeed to all the rights, powers, authorities, duties and obligations granted
to the Initial Trustee in said Deed of Trust and by law.

IN WITNESS WHEREOF, this Substitution of Trustee is executed this 13th day of March,
1991.

Harich Tahoe Developments,
a Nevada general partnership

By Lakewood Development, Inc.
a Nevada Corporation, Managing
General Partnership

By: [Signature]
Brian R. Walkerley
Assistant Treasurer

By the execution hereof, Resorts Financial Services hereby accepts the appointment and designation as
successor trustee under the foregoing Deed of Trust.

Resorts Financial Services,
a Nevada general partnership

By Resorts Financial Services, Inc.
a Nevada Corporation,
Managing General Partnership

By: [Signature]
R. W. Dunbar, President



STATE OF NEVADA)
) SS
COUNTY OF DOUGLAS)

On this 14th day of March, 1991, before me, a notary public, in and for said county and state,
personally appeared Brian R. Walkerley, who is the Asst Treasurer of Harich
Tahoe Developments, a Nevada general partnership, personally known to me to be the person who executed the above
instrument on behalf of the said partnership, and acknowledged to me that he executed the same for the purposes
therein stated.

[Signature]
Notary Public Michele Lancina



STATE OF NEVADA)
) SS
COUNTY OF DOUGLAS)

On this 14th day of March, 1991, before me, a notary public, in and for said county and state,
personally appeared R.W. Dunbar, President of Resorts Financial Services, a Nevada
general partnership, personally known to me to be the person who executed the above instrument on behalf of
Resorts Financial Services and acknowledged to me that he or she executed the same for the purposes therein
stated.

[Signature]
Notary Public Michele Lancina

REQUESTED BY
STEWART TITLE OF DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

WHEN RECORDED MAIL TO:
Resorts Financial Services
Post Office Box 4222
Stateline, Nevada 89449

91 APR -9 P1:35

SUZANNE BEAUGREAU
RECORDER
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BOOK 491 PAGE 1047